

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 25-12643-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sha-Reena Antoinette Charlton  
aka Shareena Antoinette Charlton  
104 Arnold Dr  
Millville, NJ 08332

Social Security No.:  
xxx-xx-9975

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 6/26/25.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: June 26, 2025  
JAN: as

Jeanne Naughton  
Clerk

In re:  
Sha-Reena Antoinette Charlton  
Debtor

Case No. 25-12643-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 2

Date Rcvd: Jun 26, 2025

Form ID: 148

Total Noticed: 21

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2025:**

Recip ID	Recipient Name and Address
db	+ Sha-Reena Antoinette Charlton, 104 Arnold Dr, Millville, NJ 08332-2813
cr	+ Sullivan Motors, Inc for Mid Atlantic Auto Finance, 500 Washington Ave, PO Box 573, Woodbine, NJ 08270-0573
520585710	+ Sullivan Motors, 500 Washington Ave, Woodbine, NJ 08270-2292

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 26 2025 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 26 2025 20:54:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520585704	+ Email/Text: EBNProcessing@afni.com	Jun 26 2025 20:54:00	Afni Inc., PO Box 3068, Bloomington, IL 61702-3068
520655793	+ EDI: AISACG.COM	Jun 27 2025 00:43:00	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520640706	EDI: JEFFERSONCAP.COM	Jun 27 2025 00:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520585705	+ EDI: JEFFERSONCAP.COM	Jun 27 2025 00:43:00	Jefferson Capital Systems LLC, 200 14th Avenue East, Sartell, MN 56377-4500
520597799	Email/PDF: resurgentbknotifications@resurgent.com	Jun 26 2025 20:59:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520585706	Email/PDF: resurgentbknotifications@resurgent.com	Jun 26 2025 21:00:44	LVNV Funding, LLC, c/o Resurgent Capital Services, Greenville, SC 29602
520654243	+ EDI: AISMIDFIRST	Jun 27 2025 00:43:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
520585708	^ MEBN	Jun 26 2025 20:53:53	Midfirst Bank, c/o KML Law Group, 701 Market St, Philadelphia, PA 19106-1538
520585707	+ EDI: AISMIDFIRST	Jun 27 2025 00:43:00	Midfirst Bank, 999 N.W. Grand Blvd #100, Oklahoma City, OK 73118-6051
520585709	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 26 2025 20:54:00	Midland Credit Management Inc., 320 East Big Beaver, Troy, MI 48083-1271
520656574	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 26 2025 20:54:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520670458	^ MEBN	Jun 26 2025 20:52:46	Office of Attorney General, Div of Law, Richard J Hughes Justice Complex, PO Box 112, Trenton NJ 08625-0112

District/off: 0312-1

User: admin

Page 2 of 2

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520597081	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 26 2025 20:54:00	Santander Consumer USA Inc, P.O. Box 560284, Dallas, TX 75356-0284
520670456	Email/Text: eabankrupt@dol.nj.gov	Jun 26 2025 20:54:00	State of New Jersey Dept of Labor, Div of Employer Accounts, PO Box 379, Trenton NJ 08625-0379
520670457	Email/Text: DOLUIBANKRUPTCY@dol.nj.gov	Jun 26 2025 20:54:00	State of New Jersey Dept of Labor, Benefit Payment Control, PO Box 951, Trenton NJ 08625-0951
520590737	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jun 26 2025 21:00:41	U.S. Department of Housing and Urban Development, Jacob K. Javits Federal Building, 26 Federal Plaza, Suite 3541, New York, NY 10278

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520662714	*+	Sullivan Motors Inc., 500 Washington Ave., Woodbine, NJ 08270-2292

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2025 at the address(es) listed below:

Name	Email Address
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Andrew B Finberg courtmail@standingtrustee.com ecf.mail\_9022@mg.bkdocs.us

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Terry Tucker on behalf of Debtor Sha-Reena Antoinette Charlton terrytucker@comcast.net

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William E. Craig on behalf of Creditor Sullivan Motors Inc for Mid Atlantic Auto Finance Inc. wcraig@egalawfirm.com, mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 5